

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: RODDY, TERRANCE L.  
RODDY, SHEILA B.

§ Case No. 09-11324

§

§

Debtor(s)

§

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on March 31, 2009. The undersigned trustee was appointed on March 31, 2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 24,750.13

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>3,426.91</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>21,323.22</u>

The remaining funds are available for distribution.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 09/09/2009 and the deadline for filing governmental claims was 09/09/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$3,225.01. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$3,225.01, for a total compensation of \$3,225.01.<sup>2</sup> In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$65.20, for total expenses of \$65.20.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/23/2010 By: /s/KAREN R. GOODMAN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 09-11324

**Case Name:** RODDY, TERRANCE L.  
RODDY, SHEILA B.

**Period Ending:** 11/23/10

**Trustee:** (520191) KAREN R. GOODMAN

**Filed (f) or Converted (c):** 03/31/09 (f)

**§341(a) Meeting Date:** 05/12/09

**Claims Bar Date:** 09/09/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	1010 Foster, Evanston, IL	320,000.00	0.00	0.00	FA
2	10402 West Cora, Maize, Kansas	158,000.00	15,800.00	0.00	FA
3	Real Estate Lot 3901 S. Sabin, Wichita, KS	20,000.00	20,000.00	15,000.00	FA
4	WEARING APPAREL AND JEWELRY	900.00	300.00	0.00	FA
5	INTERESTS IN INSURANCE POLICIES Per Statement from NY Life Insurance Co, Extended Term insurance policy had cash value of \$2860.56	3,453.43	535.45	496.42	FA
6	PENSION PLANS AND PROFIT SHARING	77,010.30	0.00	0.00	FA
7	Estimated 2008 Tax Refund	3,800.00	3,800.00	4,241.82	FA
8	1991 Trailer (located on Sabin Property)	10,000.00	10,000.00	5,000.00	FA
9	AUTOMOBILES AND OTHER VEHICLES	1,000.00	0.00	0.00	FA
10	TAX REFUNDS (2007)	3,349.00	0.00	0.00	FA
11	AUTOMOBILES AND OTHER VEHICLES	1,000.00	0.00	0.00	FA
Int	INTEREST (u)	Unknown	N/A	11.89	Unknown
12	<b>Assets Totals (Excluding unknown values)</b>	<b>\$598,512.73</b>	<b>\$50,435.45</b>	<b>\$24,750.13</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Retain accountant; file tax returns; review claims; file TFR.

**Initial Projected Date Of Final Report (TFR):** September 30, 2009

**Current Projected Date Of Final Report (TFR):** March 31, 2011

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-11324

Case Name: RODDY, TERRANCE L.

RODDY, SHEILA B.

Taxpayer ID #: \*\*-\*\*\*5293

Period Ending: 11/23/10

Trustee: KAREN R. GOODMAN (520191)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*71-65 - Money Market Account

Blanket Bond: \$61,494,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
06/09/09		Frank Parrish dba Lighthouse Construction	Down payment on 3901 S. Sabin	1110-000	500.00		500.00
07/09/09	{7}	U.S.Treasury	Debtors' 2008 tax refund.	1124-000	4,241.82		4,741.82
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.10		4,741.92
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.17		4,742.09
09/02/09	1001	Peter Rizzo	Lawn Cutting at 3901 S. Sabin, Wichita, KS property on 8/21/09	2420-000		35.00	4,707.09
09/02/09		Frank Parrish dba Lighthouse Construction	Reversed Deposit 100001 1 Down payment on 3901 S. Sabin	1110-000	-500.00		4,207.09
09/22/09	1002	Peter Rizzo	Lawn Cutting at 3901 S. Sabin, Wichita, KS property on 9/10/2009	2420-000		35.00	4,172.09
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.17		4,172.26
10/05/09		Guardian Title & Trust Co.	Net of sale of real estate and trailer per Court Order		16,705.82		20,878.08
	{3}		Sale of real estate per court order dated 9/22/09 15,000.00	1129-000			20,878.08
	{8}		Sale of trailer per court order dated 9/22/09 5,000.00	1129-000			20,878.08
			Settlement charges on sale of real estate -3,205.00	2500-000			20,878.08
			-89.18	2500-000			20,878.08
10/07/09	{5}	Sheila Roddy	Turnover of cash surrender value of NY Life policy # 34 122 333 owned by Sheila Roddy.	1129-000	496.42		21,374.50
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.68		21,375.18
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.90		21,376.08
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.90		21,376.98
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.84		21,377.82
02/04/10	1003	LIBERT MUTUAL INSURANCE COMPANY	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/04/2010 FOR CASE #09-11324, Bond Premium Payment on Bank Balance as of 02/04/2010, Blanket bond II Voided on 02/04/10	2300-000		21.73	21,356.09
02/04/10	1003	LIBERT MUTUAL INSURANCE COMPANY	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/04/2010 FOR CASE #09-11324, Bond Premium Payment on Bank Balance as of 02/04/2010, Blanket bond II Voided: check issued on 02/04/10	2300-000		-21.73	21,377.82
02/04/10	1004	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER	2300-000		21.73	21,356.09

Subtotals :

\$21,447.82

\$91.73

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### Cash Receipts And Disbursements Record

**Case Number:** 09-11324

**Case Name:** RODDY, TERRANCE L.  
RODDY, SHEILA B.

**Taxpayer ID #:** \*\*-\*\*\*5293

**Period Ending:** 11/23/10

**Trustee:** KAREN R. GOODMAN (520191)

**Bank Name:** JPMORGAN CHASE BANK, N.A.

**Account:** \*\*\*-\*\*\*\*\*71-65 - Money Market Account

**Blanket Bond:** \$61,494,000.00 (per case limit)

**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
			BALANCE AS OF 02/04/2010 FOR CASE #09-11324, Bond #016026455				
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.81		21,356.90
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.95		21,357.85
04/20/10	Int	JPMORGAN CHASE BANK, N.A.	Current interest Rate is 0.0500%	1270-000	0.55		21,358.40
04/20/10		Wire out to BNYM account 9200*****7165	Wire out to BNYM account 9200*****7165	9999-000	-21,358.40		0.00

<b>ACCOUNT TOTALS</b>	<b>91.73</b>	<b>91.73</b>	<b>\$0.00</b>
Less: Bank Transfers	-21,358.40	0.00	
<b>Subtotal</b>	<b>21,450.13</b>	<b>91.73</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$21,450.13</b>	<b>\$91.73</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-11324

**Case Name:** RODDY, TERRANCE L.  
RODDY, SHEILA B.

**Taxpayer ID #:** \*\*-\*\*\*5293

**Period Ending:** 11/23/10

**Trustee:** KAREN R. GOODMAN (520191)

**Bank Name:** The Bank of New York Mellon

**Account:** 9200-\*\*\*\*\*71-65 - Money Market Account

**Blanket Bond:** \$61,494,000.00 (per case limit)

**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/20/10		Wire in from JPMorgan Chase Bank, N.A. account *****7165	Wire in from JPMorgan Chase Bank, N.A. account *****7165	9999-000	21,358.40		21,358.40
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.45		21,358.85
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.27		21,360.12
06/21/10	11005	Illinois Department of Revenue	Illinois Fiduciary Income and Replacement Tax Return f/y/e 2009	2820-000		41.00	21,319.12
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.22		21,320.34
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.27		21,321.61
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.26		21,322.87
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.17		21,323.04
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.18		21,323.22

<b>ACCOUNT TOTALS</b>	<b>21,364.22</b>	<b>41.00</b>	<b>\$21,323.22</b>
Less: Bank Transfers	21,358.40	0.00	
<b>Subtotal</b>	<b>5.82</b>	<b>41.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$5.82</b>	<b>\$41.00</b>	

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
MMA # ***-*****71-65	21,450.13	91.73	0.00
MMA # 9200-*****71-65	5.82	41.00	21,323.22
	<b>\$21,455.95</b>	<b>\$132.73</b>	<b>\$21,323.22</b>

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 09-11324

Case Name: RODDY, TERRANCE L.

Trustee Name: KAREN R. GOODMAN

**Balance on hand:** \$ 21,323.22

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 21,323.22

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - KAREN R. GOODMAN	3,225.01	0.00	3,225.01
Trustee, Expenses - KAREN R. GOODMAN	65.20	0.00	65.20
Attorney for Trustee, Fees - SHEFSKY & FROELICH LTD.	4,002.00	0.00	4,002.00
Accountant for Trustee, Fees - ALAN D. LASKO	1,572.90	0.00	1,572.90
Accountant for Trustee, Expenses - ALAN D. LASKO	13.80	0.00	13.80

Total to be paid for chapter 7 administration expenses: \$ 8,878.91

Remaining balance: \$ 12,444.31

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 12,444.31

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 12,444.31

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 70,115.85 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 17.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Credit Union 1	1,317.95	0.00	233.92
2	PYOD LLC its successors and assigns as assignee of	2,753.42	0.00	488.68
3	PYOD LLC its successors and assigns as assignee of	2,954.95	0.00	524.45
4	CHASE BANK USA	20,983.54	0.00	3,724.20
5	CHASE BANK USA	5,087.11	0.00	902.87
6	CHASE BANK USA	9,498.08	0.00	1,685.74
7	FIA CARD SERVICES, NA/BANK OF AMERICA	4,799.42	0.00	851.81
8	FIA CARD SERVICES, NA/BANK OF AMERICA	3,451.83	0.00	612.64
9	FIA CARD SERVICES, NA/BANK OF AMERICA	18,207.94	0.00	3,231.58
10	Recovery Management Systems Corporation	1,061.61	0.00	188.42

Total to be paid for timely general unsecured claims: \$ 12,444.31

Remaining balance: \$ 0.00



Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00